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SPENDING ACCOUNT**application No. 08/585,173, filed on Apr. 16, 1996,
now abandoned.(76) Inventors: **Michael J. Picciallo**, Dover, NJ (US);
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WOODBIDGE LLP****P O BOX 592****112 NASSAU STREET****PRINCETON, NJ 08542-0592 (US)**(57) **ABSTRACT**

A computer-based method for allocating parental funds in preestablished accounts for use by children, including the steps of: providing a bank or credit account containing parental funds for allocation to at least one child; creating a secondary account file with an internet video file supplier accessible by a child for spending on internet video file purchases; and periodically transferring directly and automatically to the secondary account file from the bank or credit account an allowance payment for use by the child to purchase and transfer video files over the internet using a personal computer; wherein the steps of creating a secondary account file and periodically transferring funds from the bank or credit account to the secondary account are performed using information supplied by the parent over the internet using a personal computer.

(21) Appl. No.: **11/549,065**(22) Filed: **Oct. 12, 2006****Related U.S. Application Data**

(60) Continuation of application No. 09/781,715, filed on Feb. 12, 2001, now Pat. No. 7,143,064, which is a continuation-in-part of application No. 09/478,051, filed on Jan. 15, 2000, which is a division of application No. 08/876,958, filed on Jun. 17, 1997, now Pat. No. 5,951,273, which is a continuation-in-part of

